26-1571 Real Estate, Volume 1 $29.95

1. **Mortgage Payments and Terms.** Given standard mortgage loan terms, program calculates regular periodic payment required to fully amortize a mortgage. Program can also solve for unknown element of mortgage terms given mortgage payment amount.

2. **Mortgage Balance.** For any specified mortgage terms, program calculates balance on the mortgage at any time, together with total of payments made, and allocations to principal and interest.

3. **Mortgage Amortization.** Program calculates and displays a standard mortgage amortization schedule, with allocations of principal and interest. Allowance is made for user defined entry of unique mortgage payment requirements.

4. **Wrap Around Mortgage.** For any possible combination of existing and new "wrap around" mortgage, this program calculates:

   A. Mortgage yield given a wrap around mortgage interest rate.

   B. Mortgage interest rate for a given rate of yield.

26-1572 Real Estate, Volume 2 $29.95

1. **Compound Interest.** Calculates the six compound interest functions for any interest, rate and term, and includes a special calculation of the annualized mortgage payment factor.

2. **Rate of Return.** Calculates the internal rate of return for any series of annual before or after tax cash flows; it also incorporates Modified Internal Rate of Return and Financial Management Rate of Return calculations as options.

3. **Resale Analysis.** Calculates the required resale price to achieve a given yield on equity investment, as well as the associated amount of property value change.

4. **Stepped Income Analysis.** A special cash flow analysis routine which calculates present worth of income streams changing at constant amount or percent.

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26-1573 Real Estate, Volume 3 $29.95

1. **After Tax Overall Cap Rate.** Using an investor's income tax information and require- ments for after income tax investment yield, this program calculates the commonly understood overall cap rate to express for the investor an appropriate relationship between net income and investment value.

2. **Income and Expense Projection.** This program permits the user to define any combi- nation of up to 20 lines of income and expense information, and to individually vary each line item according to its expected trends over a stated time frame. In projecting a final indication of net cash flows by years, the user may vary items in a regular pattern, randomly, or hold items constant.

3. **Present Worth of Variable Income.** Any pattern of monthly, quarterly, semi-annual or annual cash flows may be analyzed to determine their present worth at stated yield rates. The program handles both beginning and end of period payments, and consid- eration of a cash reversion (if any).

4. **Appreciation and Depreciation for Yield.** Users may define any combination of six yield rates which will then be applied to economic data supplied by the user to calculate percents of appreciation and/or depreciation from original price required to achieve the stated yields. The program also calculates required resale price for each yield rate. All calculations are based on five and ten year projection periods.

Format

Each volume is packaged in a binder with manual and 4 programs on 2 cassettes. All programs support printer if it is connected and turned on.

Hardware Required

★ Level II TRS-80 with 16K RAM.

And if tables are to be printed . . .
★ Expansion Interface or Printer Interface Cable
★ TRS-80 Line Printer